

EXHIBIT

A

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EXHIBIT

B

Crystal Long
12706 Fairwood Pkwy
Bowie, MD 20720

January 31, 2017

Equifax
P.O. Box 740256
Atlanta, GA 30374

DISPUTE OF INACCURATE INFORMATION AND REQUEST FOR A REINVESTIGATION

FULL NAME: Crystal Long

CURRENT ADDRESS: 12706 Fairwood Pkwy

DATE OF BIRTH: [REDACTED]

TELEPHONE NUMBER: [REDACTED]

SOCIAL SECURITY NUMBER: [REDACTED]

SPOUSE'S NAME: Not Married

DISPUTE: Creditor: Ability Recovery Services LLC

Inaccurate Information: The balance of \$1,125 is not mine, that whole trade line is reporting in error. I spoke with Ability Recovery Services, and told them I did not recognize the account. They said that Pendrick Capital Partners sent it for collections, for services rendered September 2014. I was never there. The date of birth was not my date of birth. This whole trade line needs to be deleted.

PLEASE CORRECT THE INFORMATION AS SOON AS POSSIBLE

X _____
Crystal Long

Date: 1/31/17

Crystal Long
12706 Fairwood Pkwy
Bowie, MD 20720

January 31, 2017

Experian
P.O. Box 4000
701 Experian Parkway
Allen, Texas 75013

DISPUTE OF INACCURATE INFORMATION AND REQUEST FOR A REINVESTIGATION

FULL NAME: Crystal Long

CURRENT ADDRESS: 12706 Fairwood Pkwy

DATE OF BIRTH: [REDACTED]

TELEPHONE NUMBER: [REDACTED]

SOCIAL SECURITY NUMBER: [REDACTED]

SPOUSE'S NAME: Not Married

DISPUTE: Creditor: Ability Recovery Services LLC

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X
Crystal Long

Date: 1/31/17

Crystal Long
12706 Fairwood Pkwy
Bowie, MD 20720

January 31, 2017

TransUnion Consumer Solutions
P.O. Box 2000
Chester, PA 19022-2000

DISPUTE OF INACCURATE INFORMATION AND REQUEST FOR A REINVESTIGATION

FULL NAME: Crystal Long

CURRENT ADDRESS: 12706 Fairwood Pkwy

DATE OF BIRTH: [REDACTED]

TELEPHONE NUMBER: [REDACTED]

SOCIAL SECURITY NUMBER: [REDACTED]

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Date: 1/31/17

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Audio File Has Been Marked as Confidential

EXHIBIT

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EXHIBIT

J



CRYSTAL LONG
12706 FAIRWOOD PKWY
BOWIE MD 20720-6304

Account #: 4022446 November 14, 2016
Balance Due: \$74.00
Former Creditor: EMCARE-RANDALL EMERGENCY PHYS.
Creditor: Pendrick Capital Partners II
Client Ref#: 09364750542381955437

Dear CRYSTAL LONG,

Our office has been retained by Pendrick Capital Partners II who has purchased your account from EMCARE-RANDALL EMERGENCY PHYS. to collect the above overdue account. This is an opportunity for you to resolve this debt. If this matter has been overlooked, please be aware that it is still legally owed. Payment via check by phone, certified funds, funds transfer or credit card in full will cease all collection activity.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt valid. If you notify this office in writing within 30 days from receiving this notice, this office will provide you the name and address of the original creditor, if different from the current creditor. If you notify this office in writing within the thirty-day period that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to you by this office.

At this time we are offering a 25% discount on the amount you owe. If we receive the discounted amount within 30 days, you will have no further obligation to us regarding the delinquent account.

WATCH—

Your Balance	Discount Percent	Discounted Amount Due
\$74.00	25%	\$55.50

In order to ensure proper crediting and handling of your account, payment must be made payable to Ability Recovery Services, LLC and remitted to this office.

Be further advised that our client has instructed this office to make a direct report to a credit reporting agency should this debt go unresolved.

Sincerely,

ADAM RUSSELL
Account Representative
(855) 207-1892x502

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

*** Detach Lower Portion And Return With Payment ***

Y1C78794E9



PO BOX 505
LINDEN MI 48451-0505
RETURN SERVICE REQUESTED

IF YOU WISH TO PAY BY CREDIT CARD, CIRCLE ONE AND FILL IN THE INFORMATION BELOW.

<input checked="" type="radio"/> Master Card	<input checked="" type="radio"/> VISA	<input checked="" type="radio"/> DISCOVER	<input checked="" type="radio"/> AMERICAN EXPRESS
CARD NUMBER		EXP. DATE	
CARD HOLDER NAME		CVV	
SIGNATURE		AMOUNT PAID	

November 14, 2016

Pay online at www.abilityrecoveryservices.com

Reference #: 09364750542381955437
Balance Due: \$74.00

0026020024000912052020720634906-Y1C78794E9 495

CRYSTAL LONG
12706 FAIRWOOD PKWY
BOWIE MD 20720-6304



ABILITY RECOVERY SERVICES LLC
PO BOX 4262
SCRANTON PA 18505-6262

Long v. Pendrick -- 0001

Our client, Pendrick Capital Partners II, LLC ("Pendrick CP II"), has asked us to provide you with the information contained below.

This notice is being provided to you in compliance with the Gramm-Leach-Bliley Act.

This notice has no reflection or bearing upon the status of your account. For example, if your account has been settled, the balance has been paid, the balance has been disputed, or if you have filed for bankruptcy protection, the status of your account shall not change as a result of this notice.

The privacy and security of your personal information is important to Pendrick CP II. Pendrick CP II does not share information about you with anyone, except as permitted by law. This notice will inform you about Pendrick CP II policies and procedures concerning the personal information about that Pendrick CP II obtains, maintains and discloses in connection with the accounts(s) of your that Pendrick CP II owns. Pendrick CP II collects non public information about you that is obtained from one or more of the following sources.

1. Information Pendrick CP II received from companies that sold Pendrick CP II your account(s);
2. Information about your transactions with Pendrick CP II's affiliates; and
3. Information from skip tracing companies and/or consumer reporting agencies.

INFORMATION PENDRICK CP II MAY SHARE WITH PENDRICK CP II AFFILIATES – Pendrick CP II may share identification (such as name and address) information about Pendrick CP II transactions and experiences with you (such as payment history) and information that does not identify you, with Pendrick CP II affiliates. By sharing this information, Pendrick CP II is better able to service your account(s).

INFORMATION PENDRICK CP II MAY SHARE WITH NONAFFILIATED COMPANIES – Pendrick CP II shares necessary information Pendrick CP II collects about you as described above, with non affiliated companies, involved in the servicing of your account(s), as permitted by the Fair Debt Collection Practices Act, or government agencies in response to an investigative demand, subpoena or court order, as required by applicable law.

Because Pendrick CP II respects your privacy, Pendrick CP II does not sell, trade or otherwise disclose your identity or any other personal information about you to third parties for their marketing. Pendrick CP II does not share collected information about customers or former customers with third parties for any other purpose other than as described above, except as permitted by applicable privacy law.

CONFIDENTIALITY AND SECURITY OF YOUR ACCOUNT(S) - Pendrick CP II restricts access to nonpublic personal information about you to only those employees who need to know such information, and third party service providers who provide support services to Pendrick CP II. Pendrick CP II maintains physical, electronic and procedural safeguards to protect your personal information. If Pendrick CP II uses other companies to provide services for Pendrick CP II, Pendrick CP II requires them to keep the information Pendrick CP II shares with them safe-and secure and Pendrick CP II does not allow them to use or share information for any purpose other than the job they are hired to do.

SPECIAL NOTICE REGARDING COLLECTED INFORMATION SUBJECT TO THE FAIR DEBT COLLECTION PRACTICES ACT. This Privacy Notice is being sent to you by Pendrick CP II in accordance with federal privacy law, and it describes our privacy practices generally. However, please be assured that collected information that is received or used for purposes of collecting a debt subject to the Fair Debt Collection Practices Act is communicated only in accordance with that Act.

FURTHER INFORMATION: for additional information concerning Pendrick CP II privacy policy, you may write to Pendrick CP II at: Pendrick Capital Partners II, LLC Attn: Customer Service, 79 Warren Street, Suite 2c, Glens Falls, NY 12801.



CRYSTAL LONG
12706 FAIRWOOD PKWY
BOWIE MD 20720-6304

Account #: 4022448 November 14, 2016
Balance Due: \$1,125.00
Former Creditor: EMCARE-RANDALL EMERGENCY PHYS.
Creditor: Pendrick Capital Partners II
Client Ref#: 09364750542381960346

Dear CRYSTAL LONG,

Our office has been retained by Pendrick Capital Partners II who has purchased your account from EMCARE-RANDALL EMERGENCY PHYS. to collect the above overdue account. This is an opportunity for you to resolve this debt. If this matter has been overlooked, please be aware that it is still legally owed. Payment via check by phone, certified funds, funds transfer or credit card in full will cease all collection activity.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt valid. If you notify this office in writing within 30 days from receiving this notice, this office will provide you the name and address of the original creditor, if different from the current creditor. If you notify this office in writing within the thirty-day period that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to you by this office.

At this time we are offering a 25% discount on the amount you owe. If we receive the discounted amount within 30 days, you will have no further obligation to us regarding the delinquent account.

WATCH---

Your Balance	Discount Percent	Discounted Amount Due
\$1,125.00	25%	\$843.75

In order to ensure proper crediting and handling of your account, payment must be made payable to Ability Recovery Services, LLC and remitted to this office.

Be further advised that our client has instructed this office to make a direct report to a credit reporting agency should this debt go unresolved.

Sincerely,

ADAM RUSSELL
Account Representative
(855) 207-1892x502

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*** Detach Lower Portion And Return With Payment ***

Y1C78794F7



PO BOX 505
LINDEN MI 48451-0505
RETURN SERVICE REQUESTED

IF YOU WISH TO PAY BY CREDIT CARD, CIRCLE ONE AND FILL IN THE INFORMATION BELOW.

<input checked="" type="radio"/> MasterCard	<input checked="" type="radio"/> VISA	<input checked="" type="radio"/> DISCOVER	<input checked="" type="radio"/> AMERICAN EXPRESS
CARD NUMBER	EXP. DATE		
CARD HOLDER NAME		CVV	
SIGNATURE		AMOUNT PAID	

November 14, 2016

Pay online at www.abilityrecoveryservices.com

Reference #: 09364750542381960346
Balance Due: \$1,125.00

0026020024000912052120720030406-Y1C78794F7496
CRYSTAL LONG
12706 FAIRWOOD PKWY
BOWIE MD 20720-6304



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PO BOX 4262
SCRANTON PA 18505-6262

Long v. Pendrick -- 0003

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EXHIBIT

K

From: TrustedID Customer Service no-reply@trustedid.com
Subject: New Credit Monitoring Alert - Action Required
Date: December 17, 2016 at 5:29 AM
To: [REDACTED]

TS

To ensure delivery of our emails to your inbox, please add no-reply@trustedid.com to your address book.



New Credit Monitoring Alert

Dear Crystal,

As part of your IDEssentials service, we monitor your credit file each business day for changes that may indicate potential identity theft. We watch for reported changes such as new inquiries, new credit accounts, address changes and public record additions.

We have detected new activity on your credit report, please log into your [online account](#) immediately to view the full alert and details at www.trustedid.com/myaccount. If you believe the information in the alert could be fraudulent, please contact our On-Call Protection Specialists at 1.888.548.7878 Monday to Friday, 9 AM to 8 PM Central Time.

Thank you for allowing us to protect your identity.

Sincerely,

Your On-Call Protection Team

[About Us](#) | [Privacy Policy](#) | [Security and Protection](#)

Contact us at **1.888.548.7878**

101 University Avenue, Suite 400, Palo Alto, CA 94301
© 2016 TrustedID, Inc. All Rights Reserved.

EXHIBIT

L

Online Dispute



Thank You For Submitting Your Dispute

Dispute Confirmation #: XXXXXXXXXX[Print this page](#)

Dispute Summary

Collection

ABILITY RECOVERY SERVICES/D40224XXXX

This collection does not belong to me.

Next Steps

Your dispute verification process may take up to 30 days and we will keep you informed via email on the status of your dispute.

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies which are subject to your dispute.

[Check Status](#)[Close](#)

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[Privacy Policy](#) | [Terms of Use](#) | [FCRA](#)

CRYSTAL M. LONG

December 17, 2016
Complaint Department
Equifax Information Services LLC
P.O. Box 740256
Atlanta, GA 30348

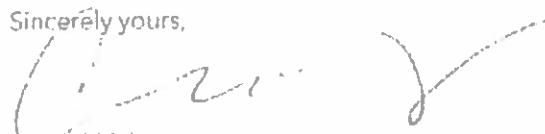
Dear Sir or Madam:

I am writing to dispute the following information in my file. I am disputing the error on my credit report relating to a collections from Ability Recovery Services LLC for EMCARE-RANDALL EMERGENCY PHYS in the amount of \$1,125 that does not belong to me. I received a letter dated November 14, 2016 from Ability Recovery Services indicating that they had received this debt and that unless I notified their office within 30 days after receiving this notice to dispute the validity of this debt or any portion thereof their office would assume this debt be valid.

I then called the number on the letter and spoke to one of their representatives (within the 30 days that the letter was written) to notify them that their records were incorrect and this bill did not belong to me. The representative then stated the date of birth for the parties receiving service which did not agree to mine. Then the date of service, I then indicated that I have never received service at any time in life from EMCARE-RANDAL EMERGENCY PHYS. With this new information, they said that they were going to make note on their file stating that Crystal Long, at 12706 Fairwood Parkway, Bowie Md, 20720, was not the correct person and this would not be reported to my credit report. I am gathering by the fact that I am now writing this letter this did not happen.

So I am requesting that you investigate this error and delete this collections account promptly from my credit report. I have enclosed is the original letter I received dated November 14, 2016.

Sincerely yours,


Crystal M. Long

12706 Fairwood Parkway, Bowie MD 20720

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EXHIBIT

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DOCUMENT REDACTED

EXHIBIT

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DOCUMENT REDACTED

EXHIBIT

P

DOCUMENT REDACTED

EXHIBIT

Q

Crystal Long
12706 Fairwood Pkwy
Bowie, MD 20720

May 5, 2017

Experian
P.O. Box 4000
701 Experian Parkway
Allen, Texas 75013

DISPUTE OF INACCURATE INFORMATION AND REQUEST FOR A REINVESTIGATION

FULL NAME: Crystal Long

CURRENT ADDRESS: 12706 Fairwood Pkwy

DATE OF BIRTH: [REDACTED]

TELEPHONE NUMBER: [REDACTED]

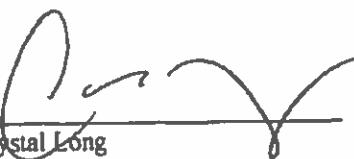
SOCIAL SECURITY NUMBER: [REDACTED]

SPOUSE'S NAME: Not Married

DISPUTE: Creditor: Ability Recovery Services LLC

Inaccurate Information: The balance of \$1,125 is not mine, that whole trade line is reporting in error. I spoke with Ability Recovery Services, and told them I did not recognize the account. They said that Pendrick Capital Partners sent it for collections, for services rendered September 2014. I was never there. The date of birth was not my date of birth. This whole trade line needs to be deleted.

PLEASE CORRECT THE INFORMATION AS SOON AS POSSIBLE

X 
Crystal Long

Date: 5/5/17

EXPLONG_0000005

Crystal Long
12706 Fairwood Pkwy
Bowie, MD 20720

May 5, 2017

Equifax
P.O. Box 740256
Atlanta, GA 30374

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FULL NAME: Crystal Long

CURRENT ADDRESS: 12706 Fairwood Pkwy

DATE OF BIRTH: [REDACTED]

TELEPHONE NUMBER: [REDACTED]

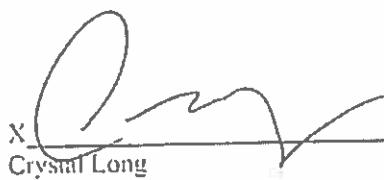
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SPOUSE'S NAME: Not Married

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X 
Crystal Long

Date: 5/5/17

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DOCUMENT REDACTED